Case 24-70078-JAD Doc 51 Filed 03/23/25 Entered 03/24/25 00:26:04 Desc Imaged Certificate of Notice Page 1 of 9

FILED
3/21/25 2:03 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: BEVERLY A BLOUGH,) Case No. 24-70078-JAD		
Debtor(s).) Chapter 13) X Doc. # 49		
	OF COURT s That Apply)		
☑ Confirming Plan on Final Basis	☐ Chapter 13 Plan dated:		
☐ Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection	•		

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,234 effective 7/24.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "<u>Plan</u>"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

- 1. <u>Unique Provisions Applicable Only to This Case</u>: *Only those provisions which are checked below apply to this case*:
 - A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$1,575, beginning 4/25. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

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B. The length of the Plan is changed to a total of at least months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket. The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.
PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.
D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
F. The following utility creditorshall be paid monthly payments of \$ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

I. The secured claim(s) of the following creditors shall govern as to claim amount to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:			
J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:			

- The pool/LAT to timely filed unsecured creditors is revised to \$13,126.52 (64.985%).
- Peoples Natural Gas to be paid priority administrative claim per consent order 1/22/25 doc 41.
- Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).
- To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation and LMP). The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.
- 2. Deadlines. The following deadlines are hereby established and apply to this case:

- **A.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **B.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-1(c)(2), the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.
- C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

- **A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- **B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

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- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor(s)' counsel must file a fee application in accordance with W.PA.LBR 2016-1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed **secured claim** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.
- **G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

Н.	The Debtor(s) shall 1	pay timely all p	ost-confirmation tax	liabilities dire	ectly to the
appropriate tax	king authorities as the	y become due.			

Dated:	3/21/2025

United States Bankruptcy Judge JEFFERY A. DELLER

cc: All Parties in Interest to be served by Clerk

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-70078-JAD
Beverly A Blough Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-7 User: auto Page 1 of 4
Date Rcvd: Mar 21, 2025 Form ID: pdf900 Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID db	Recipient Name and Address Beverly A Blough, 351 Habicht St, Johnstown, PA 15906-3139	
15691871	Conemaugh Hospital, 1086 Franklin St, Johnstown, PA 15905-4398	
15701378	Lisa Swope, 219 S. Center Street, P.O. Box 270, Ebensburg, PA 15931-0270)
15701384	Midland Morgage, PO Box 26648, Oklahoma City, OK 73126-0648	
15691884	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219	

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + Email/Text: ebnpeoples@grblaw.com	Date/Time	Recipient Name and Address
	Email Text. conjectics e grouw.com	Mar 22 2025 00:46:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15691865	+ Email/Text: ally@ebn.phinsolutions.com	Mar 22 2025 00:46:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15691866	+ Email/PDF: ebn_ais@aisinfo.com	Mar 22 2025 00:54:21	American InfoSource, PO Box 4457, Houston, TX 77210-4457
15691867	Email/Text: asaville@csrnmg.com	Mar 22 2025 00:46:00	Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901
15701367	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2025 01:04:50	CAPITAL ONE BANK, 15000 CAPITAL ONE DR, Richmond, VA 23238
15691870	Email/Text: cfcbackoffice@contfinco.com	Mar 22 2025 00:46:00	Celtic Bank/contfinco, 4550 New Linden Hill Road, Wilmington, DE 19808
15691890	Email/Text: cfcbackoffice@contfinco.com	Mar 22 2025 00:46:00	Tbom/contfin, Pob 8099, Newark, DE 19714
15691868	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2025 00:54:06	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15695354	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2025 00:53:51	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15691869	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 22 2025 00:47:00	Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
15691872	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 22 2025 00:47:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
15691873	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2025 01:04:34	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15691874	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 22 2025 00:47:00	Feb Destiny/gf, Po Box 4499, Beaverton, OR 97076-4499

97076-4499

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District/off: 0315-7

Form ID: pdf900 Total Noticed: 51 Date Rcvd: Mar 21, 2025 15691875 + Email/PDF: ais.fpc.ebn@aisinfo.com Mar 22 2025 00:53:49 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 15691876 + Email/Text: Atlanticus@ebn.phinsolutions.com Mar 22 2025 00:46:00 Fortiva, PO 105555, Atlanta, GA 30348-5555 15691877 Email/Text: JCAP_BNC_Notices@jcap.com Mar 22 2025 00:46:00 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303 15707422 Email/Text: JCAP_BNC_Notices@jcap.com Mar 22 2025 00:46:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 15691879 + Email/Text: LC-Bankruptcy-RF@loancare.net Mar 22 2025 00:46:00 Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262 15694464 Email/PDF: MerrickBKNotifications@Resurgent.com Mar 22 2025 00:53:22 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 Email/Text: ml-ebn@missionlane.com 15691882 Mar 22 2025 00:46:00 Mission Lane/tab Bank, Po Box 105286, Atlanta, GA 30304 + Email/PDF: MerrickBKNotifications@Resurgent.com 15691880 Mar 22 2025 00:53:22 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001 Email/Text: bkmail@midfirst.com 15716896 MidFirst Bank, 999 NorthWest Grand Boulevard, Mar 22 2025 00:46:00 Oklahoma City, OK 73118-6051 15701381 + Email/Text: bkmail@midfirst.com MidFirst Bank, 999 NW Grand Boulevard, #100, Mar 22 2025 00:46:00 Oklahoma City, OK 73118-6051 + Email/Text: bkmail@midfirst.com 15691881 MidFirst Bank, 999 NW Grand Boulevard, #110, Mar 22 2025 00:46:00 Oklahoma City, OK 73118-6051 15701383 ^ MEBN Mar 22 2025 00:44:43 Midland Morgage, PO Box 268806, Oklahoma City, OK 73126-8806 15710911 + Email/PDF: cbp@omf.com Mar 22 2025 00:53:50 OneMain Financial, PO Box 3251, Evansville, IN 47731-3251 + Email/PDF: cbp@omf.com 15691883 Onemain, Po Box 1010, Evansville, IN Mar 22 2025 01:15:13 47706-1010 15716889 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 22 2025 00:53:49 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 15701387 + Email/PDF: ais.sync.ebn@aisinfo.com Mar 22 2025 01:04:44 Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658 15701388 + Email/Text: BankruptcyEast@firstenergycorp.com Mar 22 2025 00:46:00 Penelec, PO Box 3687, Akron, OH 44309-3687 15705725 Email/Text: BankruptcyEast@firstenergycorp.com Penelec, 101 Crawford's Corner Road, Building 1 Mar 22 2025 00:46:00 Suite 1-511, Holmdel NJ 07733-1976 15702974 + Email/Text: ebnpeoples@grblaw.com Peoples Natural Gas Company LLC, c/o Jeffrey R. Mar 22 2025 00:46:00 Hunt, Esquire, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 15691885 Email/Text: bnc-quantum@quantum3group.com Mar 22 2025 00:46:00 Quantum3, PO Box 788, Kirkland, WA 98083-0788 15716509 Email/Text: bnc-quantum@quantum3group.com Mar 22 2025 00:46:00 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 15691886 Email/PDF: resurgentbknotifications@resurgent.com Mar 22 2025 00:53:44 Resurgent Capital Services, PO Box 19034, Greenville, SC 29602-9034 15706700 Email/PDF: resurgentbknotifications@resurgent.com Mar 22 2025 00:53:44 Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 15691887 Email/Text: enotifications@santanderconsumerusa.com Mar 22 2025 00:46:00 Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211 15691888 + Email/PDF: ais.sync.ebn@aisinfo.com Mar 22 2025 00:53:44 Syncb/ashley Homestore, C/o Po Box 965036,

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15701000			Orlando, FL 32896-0001
15691889	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 22 2025 00:46:00	Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555
15691891	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 22 2025 00:47:00	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
15691892	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 22 2025 00:46:00	The Bank of Missiouri, PO Box 105555, Atlanta, GA 30348-5555
15691893	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 22 2025 00:46:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15714220	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 22 2025 00:46:00	Toyota Motor Credit Corporation, PO Box 9013,
15691894	+ Email/Text: bankruptcy@veridiancu.org		Addison, Texas 75001-9013
		Mar 22 2025 00:47:00	Veridian Credit Union, 1827 Ansborough Av, Waterloo, IA 50701-3629
15691895	+ Email/Text: famc-bk@1stassociates.com	Mar 22 2025 00:46:00	Vervent/tbom, Po Box 85710, Sioux Falls, SD 57118-5710
15691896	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 22 2025 00:47:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

preferred address, or ## out of date forwarding orders with USPS.			
Recip ID cr	Bypass Reason	Name and Address MIDFIRST BANK	
15691878		Lisa Swope	
15701364	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901	
15701365	*+	American InfoSource, PO Box 4457, Houston, TX 77210-4457	
15701366	*P++	CAMBRIA SOMERSET RADIOLOGY JOHNSTOWN PA, ATTN ATTN AMBER SAVILLE, 239 MAIN STREET, SUITE 440, JOHNSTOWN PA 15901-1640, address filed with court:, Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901	
15701370	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Celtic Bank/contfinco, 4550 New Linden Hill Road, Wilmington, DE 19808	
15701395	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Tbom/contfin, Pob 8099, Newark, DE 19714	
15701368	*+	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293	
15701369	*+	Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499	
15701371	*+	Conemaugh Hospital, 1086 Franklin St, Johnstown, PA 15905-4398	
15701372	*+	Credit Coll, Po Box 607, Norwood, MA 02062-0607	
15701373	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872	
15701374	*+	Feb Destiny/gf, Po Box 4499, Beaverton, OR 97076-4499	
15701375	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145	
15701376	*+	Fortiva, PO 105555, Atlanta, GA 30348-5555	
15701377	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303	
15701379	*+	Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262	
15701385	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane/tab Bank, Po Box 105286, Atlanta, GA 30304	
15701380	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001	
15701382	*+	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051	
15701386	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010	
15701389	*	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219	
15701390	*+	Quantum3, PO Box 788, Kirkland, WA 98083-0788	
15701391	*+	Resurgent Capital Services, PO Box 19034, Greenville, SC 29602-9034	
15701392	*+	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211	
15701393	*+	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001	
15701394	*+	Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555	
15701396	*+	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499	
15701397	*+	The Bank of Missiouri, PO Box 105555, Atlanta, GA 30348-5555	

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15701398 *+ Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15701399 *+ Veridian Credit Union, 1827 Ansborough Av, Waterloo, IA 50701-3629

15701400 *+ Vervent/tbom, Po Box 85710, Sioux Falls, SD 57118-5710

15701401 *+ Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 2 Undeliverable, 31 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name Email Address

Brent J. Lemon

 $on\ behalf\ of\ Creditor\ MIDFIRST\ BANK\ blemon@kmllawgroup.com\ lemondropper 75@hotmail.com$

Denise Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Lawrence Willis

on behalf of Debtor Beverly A Blough ecf@westernpabankruptcy.com

urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6